Translation

Notice: This document is a translation of the original Japanese document and is only for reference purposes. In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Based on Japanese GAAP)

November 6, 2026

Company name:	The Musashino Bank, Ltd.		
Stock exchange listing:	Tokyo		
Stock code:	8336 URL https://www.musashinobank.co.jp		
Representative:	President	Kazumasa Nagahori	
Inquiries:	Executive Officer and General Manager of General Planning and Management Division	Yuji Kuwakubo	TEL: 048-641-6111
Scheduled date to file Semi-annual Securities Report:		November 26, 2026	
Scheduled date to commence dividend payments:		December 10, 2026	
Trading accounts:		No	
Preparation of supplementary material on financial results:		Yes	
Holding of financial results meeting:		Yes (for institutional investors and analysts)	

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results (cumulative) Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2026	72,502	48.2	16,898	44.4	10,363	27.8
Six months ended September 30, 2025	48,903	19.3	11,697	22.6	8,107	15.2

Note: Comprehensive income For the six months ended September 30, 2026: ¥1,879 million [(87.7)%]
For the six months ended September 30, 2025: ¥15,299 million [572.3%]

	Earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	106.43	106.42
Six months ended September 30, 2025	81.72	81.71

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Earnings per share” and “Diluted earnings per share” have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of September 30, 2026	5,622,933	274,941	4.8
As of March 31, 2026	5,648,679	280,497	4.9

Reference: Equity
As of September 30, 2026: ¥274,876 million
As of March 31, 2026: ¥280,432 million

Note: The “Equity ratio” is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets x 100
This “Equity ratio” is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2026	–	80.00	–	90.00	170.00
Year ending March 31, 2027	–	43.00			
Year ending March 31, 2027 (Forecast)			–	43.00	86.00

Note: 1 Revisions to the forecast of cash dividends most recently announced: No

2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. The amounts for the fiscal year ended March 31, 2026 are the actual amount of dividends paid before the share split. The figures shown for the fiscal year ending March 31, 2027 and the fiscal year ending March 31, 2027 (forecast) are the figures after the share split.

3. Forecast of consolidated financial results for the year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	129,000	22.0	32,200	41.1	20,800	34.9	214.96

Note: Revisions to the forecast of financial results most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the six months ended September 30, 2026: No

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(3) Number of issued shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	100,216,368 shares	As of March 31, 2026	100,216,368 shares

Number of treasury shares at the end of the period

As of September 30, 2026	3,150,652 shares	As of March 31, 2026	1,313,844 shares

Average number of shares during the period (cumulative from the beginning of the fiscal year)

Six months ended September 30, 2026	97,375,956 shares	Six months ended September 30, 2025	99,216,714 shares

Note: 1 The Bank has established a Board Incentive Plan Trust, and the shares of the Bank held by the aforementioned trust are included in treasury shares.

2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Total number of issued shares at the end of the period (including treasury shares),” “Number of treasury shares at the end of the period” and “Average number of shares during the period (cumulative from the beginning of the fiscal year)” have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results (cumulative) Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2026	66,515	56.1	16,871	46.2	10,550	28.6
Six months ended September 30, 2025	42,585	21.1	11,535	22.3	8,200	13.9

	Basic earnings per share
	Yen
Six months ended September 30, 2026	108.35
Six months ended September 30, 2025	82.65

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Basic earnings per share” has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of September 30, 2026	5,587,173	254,841	4.5
As of March 31, 2026	5,613,888	259,803	4.6

Reference: Equity
As of September 30, 2026: ¥254,832 million
As of March 31, 2026: ¥259,794 million

Note: The “Equity ratio” is calculated as follows: (Total net assets - Share acquisition rights) / Total assets x 100
This “Equity ratio” is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification

2. Non-consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	115,700	25.2	31,100	43.9	20,400	37.3	210.83

* Financial reports for the six months ended September 30, 2026 are exempt from semi-annual audit conducted by certified public accountants or an audit corporation.

* Proper use of earnings forecasts, and other special matters

1. The forecast results are based on information currently available to the Bank as well as assumptions from judgment, evaluation, and the recognition of facts at the present time. The Bank makes no guarantee regarding the realization of the forecast. Actual results may vary from forecast results due to various factors that could arise in the future (changes in economic conditions and share markets in Japan and overseas).
2. As the Bank falls under the category of a company engaged in a specified business (a company that engages in business as defined in Article 18, paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Affairs), semi-annual consolidated financial statements and semi-annual financial statements are prepared for the semi-annual accounting period.

Table of contents for attachments

Index

1. Qualitative information on semi-annual consolidated financial results 2
   (1) Explanation of operating results 2
   (2) Explanation of financial position 2
   (3) Operating results by segment 2
   (4) Explanation of consolidated financial results forecasts and other forward-looking statements 3
2. Semi-annual consolidated financial statements and significant notes thereto 4
   (1) Consolidated balance sheets 4
   (2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative) 6
   Consolidated statements of income (cumulative) 6
   Consolidated statements of comprehensive income (cumulative) 7
   (3) Consolidated statements of changes in equity 8
   (4) Notes to semi-annual consolidated financial statements 10
   (Notes on premise of going concern) 10
   (Additional information) 10
   (Notes to semi-annual consolidated statement of cash flows) 11
   (Segment information, etc.) 11
   (Subsequent Events) 16
3. Semi-annual financial statements and significant notes thereto (Non-consolidated) 17
   (1) Balance sheets 17
   (2) Statements of income (cumulative) 19
   (3) Statements of changes in equity 20
4. Supplementary material on financial results 24
   I. Overview of the financial results for the six months ended September 30, 2025 24
      (1) Overview (Non-consolidated) 24
      (2) Profit and loss (Non-consolidated) 28
      (3) Banking profit (Non-consolidated) 29
      (4) Interest rate spread (Non-consolidated) 30
      (5) ROE (Non-consolidated) 30
      (6) Securities 31
      (7) Equity ratio (domestic standard) 32
   II. Loans and bills discounted, etc. 33
      (1) Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions 33
      (2) Allowance for loan losses 35
      <Reference> Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions (Non-consolidated) 36
      (3) Loans by industry (Non-consolidated) 37
      (4) Outstanding balance of loans to individuals (Non-consolidated) 38
      (5) Outstanding balance and ratio of loans to small and medium-sized enterprises, etc. (Non-consolidated) 38

1. Qualitative information on semi-annual consolidated financial results

During the six months ended September 30, 2026, the Japanese economy showed a gradual recovery, despite some signs of weakness due to the impact of the situation in the Middle East. Looking at performance by demand category, personal consumption remained strong, supported by improvements in the employment and income conditions, despite weak household sentiment, and capital investment showed a gradual increasing trend, supported by high levels of corporate earnings. Additionally, exports, supported by a steady increase in global AI-related demand, went from fluctuating within the same level to shifting to a moderate increase in the second quarter ended September 30, 2026.
In the Saitama Prefecture economy, the Bank's business foundation, there has been a gradual recovery. Looking at business sentiment among companies in Saitama Prefecture, improvements were observed as concerns over the supply of petroleum-related products eased, supported by steady demand primarily in AI- and semiconductor-related sectors. Additionally, looking at performance by demand category, personal consumption is gradually recovering, supported by improvements in employment and income conditions, despite the impact of rising prices. Corporate capital investment is also on an increasing trend due to an improvement in earnings.

Under these conditions, our consolidated financial results for the six months ended September 30, 2026 were as follows.

(1) Explanation of operating results

For the six months ended September 30, 2026, ordinary income increased by ¥23,598 million year on year to ¥72,502 million, due to factors including an increase in interest income owing mainly to interest on loans and discounts and interest and dividends on securities.

On the other hand, ordinary expenses increased by ¥18,397 million year on year to ¥55,603 million, as interest expenses increased owing mainly to interest on deposits.

Accordingly, ordinary profit increased by ¥5,201 million year on year to ¥16,898 million. Profit attributable to owners of parent increased by ¥2,255 million year on year to ¥10,363 million.

(2) Explanation of financial position

Total assets as of September 30, 2026 decreased by ¥25.7 billion from the end of the previous fiscal year to ¥5,622.9 billion, and net assets decreased by ¥5.5 billion from the end of the previous fiscal year to ¥274.9 billion.

In terms of the major account balances, loans and bills discounted increased by ¥49.0 billion from the end of the previous fiscal year to ¥4,357.8 billion. Securities increased by ¥18.2 billion from the end of the previous fiscal year to ¥983.8 billion. Deposits decreased by ¥0.9 billion from the end of the previous fiscal year to ¥5,176.0 billion.

(3) Operating results by segment

Operating results by segment for the six months ended September 30, 2026 were as follows.

Banking business

Ordinary income increased by ¥23,929 million year on year to ¥66,515 million, and segment profit increased by ¥5,336 million year on year to ¥16,888 million.

Leasing business

Ordinary income decreased by ¥292 million year on year to ¥5,761 million, and segment profit decreased by ¥53 million year on year to ¥106 million.

Credit guarantee business

Ordinary income increased by ¥28 million year on year to ¥741 million, and segment profit increased by ¥10 million year on year to ¥655 million.

Others

In others, which is not included in reportable segments, ordinary income increased by ¥161 million year on year to ¥1,451 million, and segment profit decreased by ¥17 million year on year to ¥219 million.

(4) Explanation of consolidated financial results forecasts and other forward-looking statements

Regarding the financial results forecasts for the fiscal year ending March 31, 2027, in light of the actual results of the six months ended September 30, 2026, the Bank has revised the non-consolidated financial results forecasts from those that were announced on May 11, 2026 as follows: ordinary income was revised up from ¥101.7 billion to ¥115.7 billion, ordinary profit was revised up from ¥27.6 billion to ¥31.1 billion, and profit was revised up from ¥19.0 billion to ¥20.3 billion.

Moreover, the Bank has revised the consolidated financial results forecasts from those that were announced on July 30, 2026 as follows: ordinary income was revised up from the previously announced forecast of ¥127.0 billion to ¥129.0 billion, ordinary profit was revised up from ¥30.2 billion to ¥32.2 billion, and profit attributable to owners of parent was revised up from ¥19.5 billion to ¥20.8 billion.

2. Semi-annual consolidated financial statements and significant notes thereto

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	217,459	128,134
Monetary claims bought	776	488
Trading securities	—	5
Money held in trust	1,497	1,503
Securities	965,640	983,895
Loans and bills discounted	4,308,858	4,357,876
Foreign exchanges	4,962	6,178
Lease receivables and investments in leases	21,462	22,714
Other assets	58,979	55,275
Tangible fixed assets	52,249	51,601
Intangible fixed assets	5,535	5,283
Retirement benefit asset	21,111	21,364
Deferred tax assets	723	4,461
Customers' liabilities for acceptances and guarantees	4,677	4,803
Allowance for loan losses	(15,254)	(20,653)
Total assets	5,648,679	5,622,933
Liabilities		
Deposits	5,177,040	5,176,066
Negotiable certificates of deposit	14,670	17,075
Call money and bills sold	40,129	45,788
Cash collateral received for securities lent	43,804	11,870
Borrowed money	14,005	16,145
Foreign exchanges	277	424
Borrowed money from trust account	7,928	7,796
Other liabilities	56,487	58,797
Provision for bonuses	1,329	1,411
Provision for bonuses for directors (and other officers)	47	19
Retirement benefit liability	1,894	1,890
Provision for retirement benefits for directors (and other officers)	27	27
Provision for loss on interest repayment	17	12
Provision for reimbursement of deposits	96	96
Provision for point card certificates	117	135
Provision for contingent loss	350	424
Provision for share-based compensation	116	99
Deferred tax liabilities	810	756
Deferred tax liabilities for land revaluation	4,352	4,351
Acceptances and guarantees	4,677	4,803
Total liabilities	5,368,181	5,347,991

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	45,743	45,743
Capital surplus	38,350	38,351
Retained earnings	183,144	190,534
Treasury shares	(1,419)	(5,879)
Total shareholders' equity	265,819	268,750
Valuation difference on available-for-sale securities	(15,751)	(21,248)
Deferred gains or losses on hedges	15,932	13,590
Revaluation reserve for land	8,161	8,159
Remeasurements of defined benefit plans	6,270	5,624
Total accumulated other comprehensive income	14,612	6,125
Share acquisition rights	8	8
Non-controlling interests	57	57
Total net assets	280,497	274,941
Total liabilities and net assets	5,648,679	5,622,933

(2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	48,903	72,502
Interest income	30,761	40,245
Interest on loans and discounts	23,796	30,581
Interest and dividends on securities	6,671	9,122
Trust fees	8	4
Fees and commissions	7,860	8,782
Other ordinary income	1,345	9,770
Other income	8,928	13,699
Ordinary expenses	37,206	55,603
Interest expenses	6,189	9,760
Interest on deposits	4,537	8,223
Fees and commissions payments	1,841	2,155
Other ordinary expenses	3,232	12,050
General and administrative expenses	19,016	19,733
Other expenses	6,925	11,903
Ordinary profit	11,697	16,898
Extraordinary income	—	84
Gain on disposal of non-current assets	—	84
Extraordinary losses	0	2
Loss on disposal of non-current assets	0	2
Profit before income taxes	11,696	16,980
Income taxes - current	3,049	6,541
Income taxes - deferred	537	75
Total income taxes	3,587	6,616
Profit	8,109	10,363
Profit attributable to non-controlling interests	2	0
Profit attributable to owners of parent	8,107	10,363

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	8,109	10,363
Other comprehensive income	7,190	(8,484)
Valuation difference on available-for-sale securities	3,078	(5,496)
Deferred gains or losses on hedges	4,361	(2,341)
Remeasurements of defined benefit plans, net of tax	(249)	(645)
Comprehensive income	15,299	1,879
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	15,297	1,878
Comprehensive income attributable to non-controlling interests	2	0

(3) Consolidated statements of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	172,537	(791)	255,841
Changes during period					
Dividends of surplus			(2,154)		(2,154)
Profit attributable to owners of parent			8,107		8,107
Purchase of treasury shares				(123)	(123)
Disposal of treasury shares		–		–	–
Reversal of revaluation reserve for land			–		–
Net changes in items other than shareholders' equity					
Total changes during period	–	–	5,953	(123)	5,830
Balance at end of period	45,743	38,350	178,490	(914)	261,671

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,362)	6,307	8,161	1,971	12,077	8	47	267,974
Changes during period								
Dividends of surplus								(2,154)
Profit attributable to owners of parent								8,107
Purchase of treasury shares								(123)
Disposal of treasury shares								–
Reversal of revaluation reserve for land								–
Net changes in items other than shareholders' equity	3,078	4,361	–	(249)	7,190	–	2	7,192
Total changes during period	3,078	4,361	–	(249)	7,190	–	2	13,022
Balance at end of period	(1,284)	10,668	8,161	1,722	19,268	8	49	280,997

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	183,144	(1,419)	265,819
Changes during period					
Dividends of surplus			(2,975)		(2,975)
Profit attributable to owners of parent			10,363		10,363
Purchase of treasury shares				(4,497)	(4,497)
Disposal of treasury shares		0		38	38
Reversal of revaluation reserve for land			2		2
Net changes in items other than shareholders' equity					
Total changes during period	–	0	7,390	(4,459)	2,930
Balance at end of period	45,743	38,351	190,534	(5,879)	268,750

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(15,751)	15,932	8,161	6,270	14,612	8	57	280,497
Changes during period								
Dividends of surplus								(2,975)
Profit attributable to owners of parent								10,363
Purchase of treasury shares								(4,497)
Disposal of treasury shares								38
Reversal of revaluation reserve for land								2
Net changes in items other than shareholders' equity	(5,496)	(2,341)	(2)	(645)	(8,486)	–	0	(8,486)
Total changes during period	(5,496)	(2,341)	(2)	(645)	(8,486)	–	0	(5,555)
Balance at end of period	(21,248)	13,590	8,159	5,624	6,125	8	57	274,941

(4) Notes to semi-annual consolidated financial statements

(Notes on premise of going concern)

Not applicable.

(Additional information)

Stock remuneration plan for directors

The Bank has introduced the Board Incentive Plan Trust for directors of the Bank (excluding directors who are audit and supervisory committee members, outside directors and directors residing outside Japan, hereinafter the same).

1. Overview of transaction

   The Board Incentive Plan Trust is an executive incentive plan that aims to further increase the motivation to contribute to medium-to-long term performance improvement and the enhancement of corporate value. Directors who satisfy the beneficiary requirements shall, in principle, receive a number of the Bank's shares corresponding to the number of points calculated based on factors such as their position and performance results at the end of each fiscal year. The shares granted are subject to transfer restrictions until the Directors resign from any position.

2. Accounting treatments for transactions of delivering the Bank's own shares through trusts

   The accounting treatment in relation to the trust agreement is in accordance with the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

3. Matters concerning the Bank's shares held by the trust

   The Bank's shares held by the trust are recorded as treasury shares in shareholders' equity. The carrying amount, number of shares at the end of the period and average number of shares during the period of the treasury shares in the trust are as follows.

(1)	Carrying amount in the trust	¥201 million (¥239 million as of the end of the previous fiscal year)
(2)	Number of shares at the end of the period	232,881 shares (92,248 shares as of the end of the previous fiscal year)
(3)	Average number of shares during the period	255,681 shares (69,121 shares for the first six months of the previous fiscal year)

   Number of shares at the end of the period and average number of shares during the period are included in treasury shares deductible for the purpose of calculation of per share information.

(Note) The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. "Number of shares at the end of the period" as of the end of the previous fiscal year and "Average number of shares during the period" for the three months ended September 30, 2025 are presented based on the number of shares before the share split.
If the share split is assumed to have been conducted at the beginning of the previous fiscal year, the details are as follows.

(1)	Carrying amount in the trust	¥201 million (¥239 million as of the end of the previous fiscal year)
(2)	Number of shares at the end of the period	232,881 shares (276,744 shares as of the end of the previous fiscal year)
(3)	Average number of shares during the period	255,681 shares (207,363 shares for the first six months of the previous fiscal year)

(Notes to semi-annual consolidated statement of cash flows)

Relationship between the balance of cash and cash equivalents at end of period and the amounts listed under the items in the semi-annual consolidated balance sheets

(Millions of yen)

	Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)	Six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)
Cash and due from banks	178,967	128,134
Due from Banks, excluding deposits with Bank of Japan	(790)	(693)
Cash and cash equivalents	178,177	127,441

(Segment information, etc.)

Segment information

1. Information of ordinary income, profit, assets, liabilities, and other items for each reportable segment

Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	41,651	5,953	506	48,110	943	49,054
Inter-segment ordinary income	934	101	205	1,241	346	1,588
Total	42,585	6,054	712	49,352	1,289	50,642
Segment profit	11,551	159	645	12,356	237	12,594
Segment assets	5,509,520	33,658	14,742	5,557,921	12,354	5,570,276
Segment liabilities	5,242,398	28,346	6,132	5,276,877	6,168	5,283,045
Other items						
Depreciation	1,938	45	3	1,987	11	1,999
Interest income	31,498	28	44	31,572	135	31,707
Interest expenses	6,149	104	–	6,253	3	6,256
Equity in earnings of affiliates	–	–	–	–	6	6
Investments in entities accounted for using the equity method	–	–	–	–	132	132
Increase in tangible fixed assets and intangible fixed assets	1,438	5	–	1,443	–	1,443

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

Six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	65,519	5,651	488	71,658	987	72,646
Inter-segment ordinary income	996	110	252	1,359	463	1,823
Total	66,515	5,761	741	73,018	1,451	74,470
Segment profit	16,888	106	655	17,650	219	17,870
Segment assets	5,592,414	35,533	14,455	5,642,403	12,986	5,655,389
Segment liabilities	5,331,985	30,185	5,591	5,367,762	6,450	5,374,213
Other items						
Depreciation	2,065	33	5	2,104	12	2,116
Interest income	41,039	30	66	41,136	159	41,296
Interest expenses	9,688	165	–	9,854	4	9,858
Equity in earnings of affiliates	–	–	–	–	12	12
Investments in entities accounted for using the equity method	–	–	–	–	154	154
Increase in tangible fixed assets and intangible fixed assets	1,164	0	–	1,164	1	1,166

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of reportable segments and the amount recorded in the consolidated financial statements, and details of the difference (items related to reconciliation adjustments)

(1) Total amount of ordinary income of reportable segments and ordinary income recorded in the semi-annual consolidated statements of income

(Millions of yen)

Ordinary income	Six months ended September 30, 2025	Six months ended September 30, 2026
Total amount of ordinary income of reportable segments	49,352	73,018
Ordinary income of "Other"	1,289	1,451
Elimination of inter-segment transaction	(1,588)	(1,823)
Adjustments to reversal of allowance for loan losses	(150)	(143)
Ordinary income recorded in the semi-annual consolidated statements of income	48,903	72,502

(Note) Ordinary income is reported instead of net sales reported by general corporations. In addition, the reconciliation adjustments describe the differences between the ordinary income of reportable segments and the amount of ordinary income recorded in the semi-annual consolidated statements of income.

(2) Total amount of profit of reportable segments and ordinary profit recorded in the semi-annual consolidated statements of income

(Millions of yen)

Profit	Six months ended September 30, 2025	Six months ended September 30, 2026
Total amount of profit of reportable segments	12,356	17,650
Profit of "Other"	237	219
Elimination of inter-segment transaction	(896)	(971)
Ordinary profit recorded in the semi-annual consolidated statements of income	11,697	16,898

(3) Total amount of assets of reportable segments and assets recorded in the semi-annual consolidated balance sheets

(Millions of yen)

Assets	As of September 30, 2025	As of September 30, 2026
Total amount of assets of reportable segments	5,557,921	5,642,403
Assets of "Other"	12,354	12,986
Elimination of inter-segment transaction	(33,520)	(32,456)
Total assets recorded in the semi-annual consolidated balance sheets	5,536,755	5,622,933

(4) Total amount of liabilities of reportable segments and liabilities recorded in the semi-annual consolidated balance sheets

(Millions of yen)

Liabilities	As of September 30, 2025	As of September 30, 2026
Total amount of liabilities of reportable segments	5,276,877	5,367,762
Liabilities of "Other"	6,168	6,450
Elimination of inter-segment transaction	(27,287)	(26,221)
Total liabilities recorded in the semi-annual consolidated balance sheets	5,255,758	5,347,991

(5) Total amount of other items of reportable segments and the amount recorded in the semi-annual consolidated financial statements for the corresponding items

(Millions of yen)

Other items	Total amount of other items of reportable segments		Other		Adjustments		Amount recorded in semi-annual consolidated financial statements	
	Six months ended September 30, 2025	Six months ended September 30, 2026	Six months ended September 30, 2025	Six months ended September 30, 2026	Six months ended September 30, 2025	Six months ended September 30, 2026	Six months ended September 30, 2025	Six months ended September 30, 2026
Depreciation	1,987	2,104	11	12	–	–	1,999	2,116
Interest income	31,572	41,136	135	159	(945)	(1,050)	30,761	40,245
Interest expenses	6,253	9,854	3	4	(67)	(98)	6,189	9,760
Equity in earnings of affiliates	–	–	6	12	–	–	6	12
Investments in entities accounted for using the equity method	–	–	132	154	–	–	132	154
Increase in tangible fixed assets and intangible fixed assets	1,443	1,164	–	1	–	–	1,443	1,166

Related information

Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	25,517	9,604	5,953	7,829	48,903

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the semi-annual consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the semi-annual consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the semi-annual consolidated statements of income.

Six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	32,660	26,816	5,651	7,374	72,502

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the semi-annual consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the semi-annual consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the semi-annual consolidated statements of income.

Information on impairment losses of fixed assets for each reportable segment

Not applicable.

Information on amortization of goodwill and unamortized balance for each reportable segment

Not applicable.

Information on gain on bargain purchase for each reportable segment

Not applicable.

(Subsequent Events)

Not applicable.

3. Semi-annual financial statements and significant notes thereto (Non-consolidated)

(1) Balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	217,165	127,864
Monetary claims bought	776	488
Trading securities	—	5
Money held in trust	1,497	1,503
Securities	964,283	982,161
Loans and bills discounted	4,321,383	4,369,834
Foreign exchanges	4,962	6,178
Other assets	40,665	37,473
Other	40,665	37,473
Tangible fixed assets	50,991	50,373
Intangible fixed assets	5,503	5,218
Prepaid pension costs	12,362	13,516
Deferred tax assets	2,698	6,247
Customers' liabilities for acceptances and guarantees	4,677	4,803
Allowance for loan losses	(13,077)	(18,495)
Total assets	5,613,888	5,587,173
Liabilities		
Deposits	5,180,319	5,179,685
Negotiable certificates of deposit	24,670	27,075
Call money	40,129	45,788
Cash collateral received for securities lent	43,804	11,870
Foreign exchanges	277	424
Borrowed money from trust account	7,928	7,796
Other liabilities	43,839	46,384
Income taxes payable	3,944	6,222
Lease liabilities	260	263
Asset retirement obligations	820	827
Other	38,813	39,071
Provision for bonuses	1,279	1,354
Provision for bonuses for directors (and other officers)	29	11
Provision for retirement benefits	2,212	2,166
Provision for reimbursement of deposits	96	96
Provision for contingent loss	350	424
Provision for share-based compensation	116	99
Deferred tax liabilities for land revaluation	4,352	4,351
Acceptances and guarantees	4,677	4,803
Total liabilities	5,354,085	5,332,332

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	45,743	45,743
Capital surplus	38,351	38,351
Legal capital surplus	38,351	38,351
Other capital surplus	0	0
Retained earnings	169,978	177,555
Legal retained earnings	10,087	10,087
Other retained earnings	159,890	167,467
Reserve for tax purpose reduction entry of real estate	339	335
General reserve	136,560	136,560
Retained earnings brought forward	22,991	30,572
Treasury shares	(1,419)	(5,879)
Total shareholders' equity	252,653	255,771
Valuation difference on available-for-sale securities	(16,952)	(22,687)
Deferred gains or losses on hedges	15,932	13,590
Revaluation reserve for land	8,161	8,159
Total valuation and translation adjustments	7,141	(938)
Share acquisition rights	8	8
Total net assets	259,803	254,841
Total liabilities and net assets	5,613,888	5,587,173

(2) Statements of income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	42,585	66,515
Interest income	31,498	41,039
Interest on loans and discounts	23,806	30,610
Interest and dividends on securities	7,401	9,888
Trust fees	8	4
Fees and commissions	7,531	8,482
Other ordinary income	745	9,143
Other income	2,802	7,846
Ordinary expenses	31,050	49,644
Interest expenses	6,149	9,688
Interest on deposits	4,541	8,228
Fees and commissions payments	1,980	2,313
Other ordinary expenses	3,232	12,050
General and administrative expenses	18,176	18,863
Other expenses	1,511	6,726
Ordinary profit	11,535	16,871
Extraordinary income	—	84
Extraordinary losses	0	2
Profit before income taxes	11,534	16,952
Income taxes - current	2,790	6,250
Income taxes - deferred	543	152
Total income taxes	3,334	6,402
Profit	8,200	10,550

(3) Statements of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	0	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Purchase of treasury shares				
Disposal of treasury shares			–	–
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	–	–	–	–
Balance at end of period	45,743	38,351	0	38,351

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	346	136,560	12,935	159,929	(791)	243,233
Changes during period							
Dividends of surplus				(2,154)	(2,154)		(2,154)
Profit				8,200	8,200		8,200
Reversal of reserve for tax purpose reduction entry of real estate		(3)		3	–		–
Purchase of treasury shares						(123)	(123)
Disposal of treasury shares						–	–
Reversal of revaluation reserve for land				–	–		–
Net changes in items other than shareholders' equity							
Total changes during period	–	(3)	–	6,049	6,046	(123)	5,923
Balance at end of period	10,087	343	136,560	18,985	165,975	(914)	249,156

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(5,681)	6,307	8,161	8,787	8	252,029
Changes during period						
Dividends of surplus						(2,154)
Profit						8,200
Reversal of reserve for tax purpose reduction entry of real estate						–
Purchase of treasury shares						(123)
Disposal of treasury shares						–
Reversal of revaluation reserve for land						–
Net changes in items other than shareholders' equity	3,123	4,361	–	7,485	–	7,485
Total changes during period	3,123	4,361	–	7,485	–	13,408
Balance at end of period	(2,557)	10,668	8,161	16,272	8	265,437

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	0	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Purchase of treasury shares				
Disposal of treasury shares			0	0
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	–	–	0	0
Balance at end of period	45,743	38,351	0	38,351

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	339	136,560	22,991	169,978	(1,419)	252,653
Changes during period							
Dividends of surplus				(2,975)	(2,975)		(2,975)
Profit				10,550	10,550		10,550
Reversal of reserve for tax purpose reduction entry of real estate		(3)		3	–		–
Purchase of treasury shares						(4,497)	(4,497)
Disposal of treasury shares						38	38
Reversal of revaluation reserve for land				2	2		2
Net changes in items other than shareholders' equity							
Total changes during period	–	(3)	–	7,580	7,577	(4,459)	3,117
Balance at end of period	10,087	335	136,560	30,572	177,555	(5,879)	255,771

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(16,952)	15,932	8,161	7,141	8	259,803
Changes during period						
Dividends of surplus						(2,975)
Profit						10,550
Reversal of reserve for tax purpose reduction entry of real estate						–
Purchase of treasury shares						(4,497)
Disposal of treasury shares						38
Reversal of revaluation reserve for land						2
Net changes in items other than shareholders' equity	(5,735)	(2,341)	(2)	(8,079)	–	(8,079)
Total changes during period	(5,735)	(2,341)	(2)	(8,079)	–	(4,961)
Balance at end of period	(22,687)	13,590	8,159	(938)	8	254,841

4. Supplementary material on financial results

I. Overview of the financial results for the six months ended September 30, 2026

(1) Overview (Non-consolidated)

a) Financial situation, etc.

① Net interest income increased owing to interest on loans and discounts as well as interest and dividends on securities. As a result, core banking profit increased by ¥5,243 million year on year to ¥16,702 million.

② Ordinary profit increased by ¥5,336 million year on year to ¥16,871 million, due to increases in core banking profit and gain on sale of shares, among other factors.

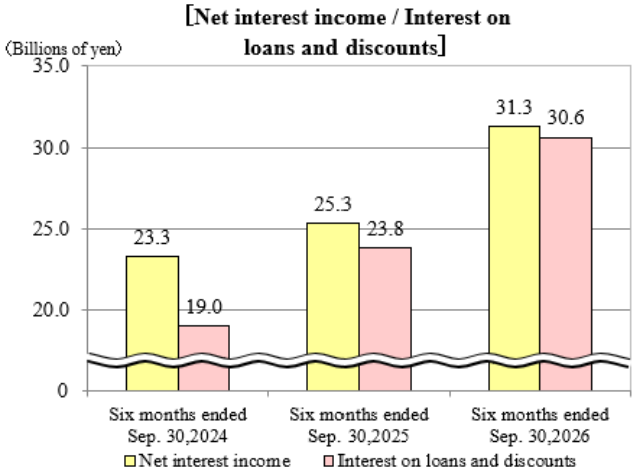
③ Profit increased by ¥2,350 million year on year to ¥10,550 million.

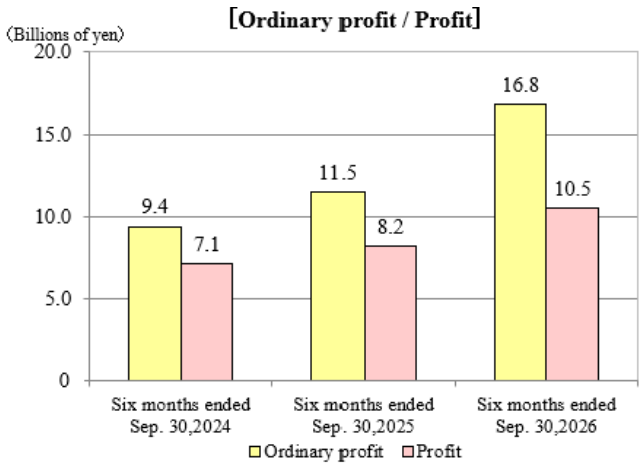
(Millions of yen)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Gross banking profit	34,618	6,196	28,422
Net interest income	31,352	6,001	25,350
Net fees and commissions	6,173	614	5,558
Net other ordinary income	(2,907)	(419)	(2,487)
Gains (losses) on bonds	(1,889)	(312)	(1,576)
Expenses (excluding non-recurring losses)	19,804	1,265	18,539
Net banking profit	14,813	4,931	9,882
Core banking profit	16,702	5,243	11,459
Excluding gains (losses) on cancellation of investment trusts	15,355	4,490	10,864
Provision of general allowance for loan losses	(3,654)	(3,011)	(642)
Banking profit	18,467	7,943	10,524
Non-recurring gains (losses)	(1,593)	(2,605)	1,012
Gains (losses) on stocks	7,161	6,011	1,149
Expense related to disposal of non-performing loans	10,012	8,330	1,682
Recoveries of written off receivables	251	(665)	916
Other non-recurring gains (losses)	1,005	378	627
Ordinary profit	16,871	5,336	11,535
Extraordinary income (losses)	81	82	(0)
Profit before income taxes	16,952	5,418	11,534
Income taxes - current	6,250	3,459	2,790
Income taxes - deferred	152	(391)	543
Total income taxes	6,402	3,068	3,334
Profit	10,550	2,350	8,200
[Reference] Credit-related costs	6,106	5,983	123

(Notes) 1. Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

2. Credit-related costs = Provision of general allowance for loan losses + Expense related to disposal of non-performing loans - Recoveries of written off receivables


[Net interest income / Interest on loans and discounts]
(Billions of yen)
35.0
30.0
25.0
20.0
0
23.3
19.0
25.3
23.8
31.3
30.6
Six months ended Sep. 30,2024
Six months ended Sep. 30,2025
Six months ended Sep. 30,2026
Net interest income
Interest on loans and discounts


[Ordinary profit / Profit]
(Billions of yen)
20.0
15.0
10.0
5.0
0
9.4
7.1
11.5
8.2
16.8
10.5
Six months ended Sep. 30,2024
Six months ended Sep. 30,2025
Six months ended Sep. 30,2026
Ordinary profit
Profit

b) Main accounts

① Loans and bills discounted

(Billions of yen, %)

	As of September 30, 2026	Compared with September 30, 2025 (Annual growth rate)		As of September 30, 2025
Balance at end of period	4,369.8	181.7	(4.3)	4,188.0
Average balance	4,309.5	204.2	(4.9)	4,105.3

The outstanding balance of loans and bills discounted at the end of the period increased by ¥181.7 billion (4.3%) year on year to ¥4,369.8 billion, as a result of the Bank proactively and swiftly responding to demand for funding support from customers including individual customers as well as firms within the prefecture.

② Deposits, etc. (Deposits)

(Billions of yen, %)

	As of September 30, 2026	Compared with September 30, 2025 (Annual growth rate)		As of September 30, 2025
Balance at end of period	5,206.7	77.0	(1.5)	5,129.6
(Deposit balance)	5,179.6	78.1	(1.5)	5,101.5
Average balance	5,165.5	111.6	(2.2)	5,053.8
(Deposit balance)	5,139.5	111.8	(2.2)	5,027.6

The outstanding balance of deposits, etc. at the end of the period (including negotiable certificates of deposit) increased by ¥77.0 billion (1.5%) year on year to ¥5,206.7 billion, as a result of the Bank's efforts to expand its community-based sales foundations, as well as the promotion of comprehensive trading and other initiatives.

(Reference) Balance of deposit assets

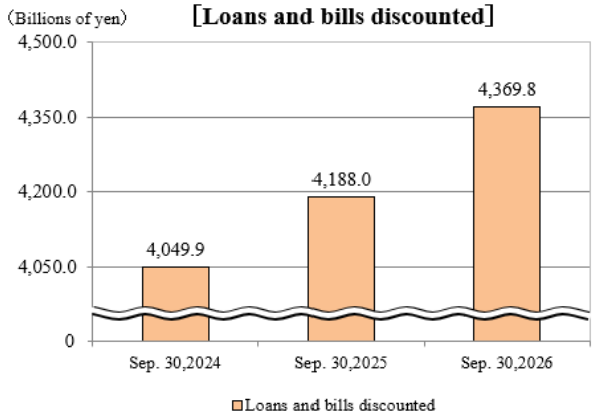
(Billions of yen, %)

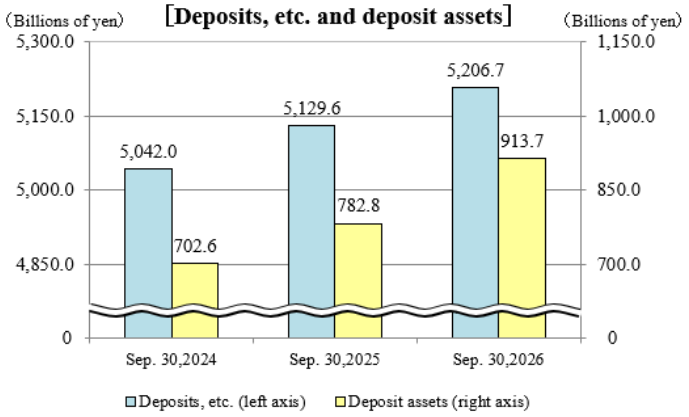
	As of September 30, 2026	Compared with September 30, 2025 (Annual growth rate)		As of September 30, 2025
Investment trusts	319.5	60.6	(23.4)	258.9
Life insurance	504.0	40.3	(8.7)	463.6
Government bonds, etc.	90.2	30.0	(49.8)	60.1
Total	913.7	130.9	(16.7)	782.8

(Note) The life insurance section lists the balance of active policies.

Deposits, etc. + deposit assets	6,120.5	208.0	(3.5)	5,912.4

The outstanding balance of deposit assets increased by ¥130.9 billion (16.7%) year on year to ¥913.7 billion, due to factors including the investment trusts balance increasing by ¥60.6 billion year on year.


(Billions of yen)
[Loans and bills discounted]
4,500.0
4,350.0
4,200.0
4,050.0
0
4,049.9
4,188.0
4,369.8
Sep. 30,2024
Sep. 30,2025
Sep. 30,2026
Loans and bills discounted


(Billions of yen)
[Deposits, etc. and deposit assets]
(Billions of yen)
5,300.0
5,150.0
5,000.0
4,850.0
0
1,150.0
1,000.0
850.0
700.0
0
5,042.0
702.6
5,129.6
782.8
5,206.7
913.7
Sep. 30,2024
Sep. 30,2025
Sep. 30,2026
Deposits, etc. (left axis)
Deposit assets (right axis)

(2) Profit and loss (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Gross banking profit	34,618	6,196	28,422
(Excluding gains (losses) on bonds)	36,507	6,508	29,999
Gross banking profit from domestic operations	33,580	6,120	27,459
(Excluding gains (losses) on bonds)	35,434	6,258	29,176
Net interest income	29,174	5,966	23,207
Net fees and commissions	6,154	618	5,536
Net other ordinary income	(1,748)	(464)	(1,284)
(Gains (losses) on bonds)	(1,854)	(137)	(1,716)
Gross banking profit from international operations	1,037	75	962
(Excluding gains (losses) on bonds)	1,073	250	822
Net interest income	2,178	35	2,142
Net fees and commissions	18	(3)	22
Net other ordinary income	(1,158)	44	(1,203)
(Gains (losses) on bonds)	(35)	(174)	139
Expenses (excluding non-recurring losses)	19,804	1,265	18,539
Personnel expenses	9,607	836	8,770
Non-personnel expenses	8,808	292	8,516
Taxes	1,388	135	1,252
Net banking profit	14,813	4,931	9,882
Core banking profit	16,702	5,243	11,459
Excluding gains (losses) on cancellation of investment trusts	15,355	4,490	10,864
Provision of general allowance for loan losses	(3,654)	(3,011)	(642)
Banking profit	18,467	7,943	10,524
Gains (losses) on bonds	(1,889)	(312)	(1,576)
Non-recurring gains (losses)	(1,593)	(2,605)	1,012
Gains (losses) on stocks	7,161	6,011	1,149
Expense related to disposal of non-performing loans	10,012	8,330	1,682
Provision of specific allowance for loan losses	9,764	8,309	1,455
Provision for contingent loss	74	(18)	92
Loss on sale of other receivables, etc.	173	39	133
Recoveries of written off receivables	251	(665)	916
Other non-recurring gains (losses)	1,005	378	627
Ordinary profit	16,871	5,336	11,535
Extraordinary income (losses)	81	82	(0)
Loss (gain) on disposal of fixed assets	81	82	(0)
Profit before income taxes	16,952	5,418	11,534
Income taxes - current	6,250	3,459	2,790
Income taxes - deferred	152	(391)	543
Total income taxes	6,402	3,068	3,334
Profit	10,550	2,350	8,200

(Note) Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

(Consolidated)

(Millions of yen)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Consolidated gross profit	34,836	6,124	28,711
Net interest income	30,485	5,913	24,571
Net fees and commissions	6,631	603	6,027
Net other ordinary income	(2,280)	(392)	(1,887)
General and administrative expenses	19,733	717	19,016
Gains (losses) on stocks	7,161	6,011	1,149
Credit-related costs	6,094	6,121	(27)
Provision of general allowance for loan losses	(3,683)	(3,048)	(634)
Write-off of loans	1	1	0
Provision of specific allowance for loan losses	9,780	8,482	1,297
Provision for contingent loss	74	(18)	92
Loss on sale of other receivables, etc.	173	39	133
Recoveries of written off receivables	251	(665)	916
Other	730	(95)	826
Ordinary profit	16,898	5,201	11,697
Extraordinary income (losses)	81	82	(0)
Profit before income taxes	16,980	5,283	11,696
Income taxes - current	6,541	3,491	3,049
Income taxes - deferred	75	(462)	537
Total income taxes	6,616	3,029	3,587
Profit	10,363	2,253	8,109
Profit attributable to non-controlling interests	0	(1)	2
Profit attributable to owners of parent	10,363	2,255	8,107

(Note) Consolidated gross profit = (interest income - interest expenses) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)

(3) Banking profit (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Core banking profit	16,702	5,243	11,459
Per employee (Thousands of yen)	8,427	2,604	5,822
Net banking profit	14,813	4,931	9,882
Per employee (Thousands of yen)	7,474	2,452	5,021
Banking profit	18,467	7,943	10,524
Per employee (Thousands of yen)	9,317	3,969	5,347

(Note) The term-average number of employees is used for calculation.

(4) Interest rate spread (Non-consolidated)

a) Overall

(%)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Yield on interest earning assets (A)	1.53	0.31	1.22
Yield on loans and bills discounted	1.41	0.26	1.15
Yield on securities	1.95	0.52	1.43
Cost of funding (B)	1.11	0.16	0.95
Interest rate paid on deposits, etc.	0.32	0.14	0.18
Interest rate paid on other liabilities	4.01	(0.63)	4.64
Interest rate spread (A) - (B)	0.42	0.15	0.27

b) Domestic operations

(%)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Yield on interest earning assets (A)	1.42	0.33	1.09
Yield on loans and bills discounted	1.35	0.27	1.08
Yield on securities	1.83	0.61	1.22
Cost of funding (B)	1.07	0.17	0.90
Interest rate paid on deposits, etc.	0.31	0.14	0.17
Interest rate paid on other liabilities	0.78	0.26	0.52
Interest rate spread (A) - (B)	0.35	0.16	0.19

(5) ROE (Non-consolidated)

(%)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Core banking profit basis	12.94	4.11	8.83
Net banking profit basis	11.48	3.87	7.61
Banking profit basis	14.31	6.20	8.11
Profit basis	8.17	1.85	6.32

(Note) The average balance of equity, used as the denominator, is calculated as follows:
(Equity at the beginning of the period + Equity at the end of the period) / 2
Equity = Total net assets - Share acquisition rights

(6) Securities

a) Gains and losses on securities (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2026	Compared with six months ended September 30, 2025	Six months ended September 30, 2025
Gains (losses) on bonds	(1,889)	(312)	(1,576)
Gains on sales	9,029	8,753	276
Gains on redemption	0	0	–
Losses on sales	10,793	9,257	1,535
Losses on redemption	125	(191)	317
Write-offs	–	–	–
Gains (losses) on stocks	7,161	6,011	1,149
Gains on sales	7,392	5,853	1,539
Losses on sales	210	(178)	389
Write-offs	20	20	–

b) Unrealized gains (losses) on securities (Non-consolidated)

(Millions of yen)

	As of September 30, 2026			As of March 31, 2026		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(307)	14	321	(330)	2	332
Available-for-sale securities	(33,674)	59,545	93,219	(25,307)	55,860	81,167
Stocks	54,803	54,896	92	52,319	52,371	51
Bonds	(75,959)	–	75,959	(68,533)	1	68,535
Others	(12,519)	4,648	17,168	(9,092)	3,487	12,580
Total	(33,981)	59,559	93,540	(25,637)	55,862	81,499

(Note) For held-to-maturity securities, the difference between the carrying amount on the semi-annual balance sheet (balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the semi-annual balance sheet (balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”
The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥18,847 million.

(Consolidated)

(Millions of yen)

	As of September 30, 2026			As of March 31, 2026		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(688)	14	702	(659)	2	661
Available-for-sale securities	(31,193)	62,026	93,219	(23,193)	57,973	81,167
Stocks	57,285	57,377	92	54,433	54,485	51
Bonds	(75,959)	–	75,959	(68,533)	1	68,535
Others	(12,519)	4,648	17,168	(9,092)	3,487	12,580
Total	(31,881)	62,040	93,921	(23,852)	57,975	81,828

(Note) For held-to-maturity securities, the difference between the carrying amount on the semi-annual consolidated balance sheet (consolidated balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as "Unrealized gains (losses)." For available-for-sale securities, the difference between the carrying amount on the semi-annual consolidated balance sheet (consolidated balance sheet amount) (fair value) and the acquisition cost is recorded as "Unrealized gains (losses)." The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥18,847 million.

(7) Equity ratio (domestic standard)

(Non-consolidated)

(%, Billions of yen)

	As of September 30, 2026	Compared with March 31, 2026	As of March 31, 2026
(1) Equity ratio (2) / (3)	12.64	(0.06)	12.70
(2) Equity	231.6	6.3	225.3
(3) Risk weighted assets, etc.	1,832.5	59.3	1,773.1
(4) Total required equity (3) × 4%	73.3	2.3	70.9

(Consolidated)

(%, Billions of yen)

	As of September 30, 2026	Compared with March 31, 2026	As of March 31, 2026
(1) Equity ratio (2) / (3)	13.30	(0.11)	13.41
(2) Equity	246.6	5.9	240.7
(3) Risk weighted assets, etc.	1,854.1	59.8	1,794.3
(4) Total required equity (3) × 4%	74.1	2.3	71.7

II. Loans and bills discounted, etc.

(1) Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions

(Non-consolidated)

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Bankrupt and substantially bankrupt claims	8,601	(163)	(836)	8,764	9,437
Doubtful claims	39,749	12,693	10,636	27,056	29,113
Substandard claims	23,434	(6,375)	1,750	29,810	21,684
[Loans past due 3 months or more]	[–]	[–]	[–]	[–]	[–]
[Restructured loans]	[23,434]	[(6,375)]	[1,750]	[29,810]	[21,684]
Subtotal (Non-performing loan) ①	71,785	6,154	11,550	65,631	60,234
[Partial direct write-offs]	[3,016]	[(721)]	[(1,479)]	[3,738]	[4,496]
Normal claims	4,328,601	40,697	164,881	4,287,904	4,163,720
Total (Total claims) ②	4,400,387	46,851	176,431	4,353,535	4,223,955

(%)

Total claims ratio	Bankrupt and substantially bankrupt claims	0.19	(0.01)	(0.03)	0.20	0.22
	Doubtful claims	0.90	0.28	0.22	0.62	0.68
	Substandard claims	0.53	(0.15)	0.02	0.68	0.51
	[Loans past due 3 months or more]	[–]	[–]	[–]	[–]	[–]
	[Restructured loans]	[0.53]	[(0.15)]	[0.02]	[0.68]	[0.51]
	Subtotal (Non-performing loan ratio) ① / ②	1.63	0.13	0.21	1.50	1.42

(Note) Bankrupt and substantially bankrupt claims: Bankrupt assets and effectively bankrupt assets
Doubtful claims: Potentially bankrupt assets
Loans past due 3 months or more: Loans past due 3 months or more out of assets requiring caution
Restructured loans: Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Coverage amount ③	58,786	10,997	10,179	47,788	48,607
Allowance for loan losses	14,038	5,851	7,902	8,186	6,135
Coverage amount including collaterals	44,748	5,146	2,276	39,601	42,471

Coverage ratio ③ / ①	81.89	9.08	1.20	72.81	80.69

(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(Consolidated)

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Bankrupt and substantially bankrupt claims	8,801	(311)	(975)	9,113	9,776
Doubtful claims	40,200	13,090	11,046	27,110	29,153
Substandard claims	23,844	(6,809)	1,717	30,654	22,126
[Loans past due 3 months or more]	[–]	[–]	[–]	[–]	[–]
[Restructured loans]	[23,844]	[(6,809)]	[1,717]	[30,654]	[22,126]
Subtotal (Non-performing loan) ①	72,846	5,968	11,789	66,877	61,057
[Partial direct write-offs]	[3,466]	[(730)]	[(1,718)]	[4,196]	[5,184]
Normal claims	4,355,576	42,037	167,434	4,313,539	4,188,142
Total (Total claims) ②	4,428,423	48,005	179,223	4,380,417	4,249,200

(%)

Total claims ratio	Bankrupt and substantially bankrupt claims	0.19	(0.01)	(0.04)	0.20	0.23
	Doubtful claims	0.90	0.29	0.22	0.61	0.68
	Substandard claims	0.53	(0.16)	0.01	0.69	0.52
	[Loans past due 3 months or more]	[–]	[–]	[–]	[–]	[–]
	[Restructured loans]	[0.53]	[(0.16)]	[0.01]	[0.69]	[0.52]
	Subtotal (Non-performing loan ratio) ① / ②	1.64	0.12	0.21	1.52	1.43

(Note) Bankrupt and substantially bankrupt claims: Bankrupt assets and effectively bankrupt assets
Doubtful claims: Potentially bankrupt assets
Loans past due 3 months or more: Loans past due 3 months or more out of assets requiring caution
Restructured loans: Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Coverage amount ③	59,220	10,982	10,187	48,237	49,032
Allowance for loan losses	14,237	5,916	8,008	8,320	6,228
Coverage amount including collaterals	44,983	5,066	2,179	39,917	42,804

Coverage ratio ③ / ①	81.29	9.17	0.99	72.12	80.30

(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(2) Allowance for loan losses

(Non-consolidated)

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	18,495	5,417	7,736	13,077	10,759
General allowance for loan losses	7,171	(3,654)	447	10,825	6,724
Specific allowance for loan losses	11,324	9,071	7,289	2,252	4,034

(Consolidated)

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	20,653	5,398	7,686	15,254	12,967
General allowance for loan losses	7,580	(3,683)	419	11,263	7,160
Specific allowance for loan losses	13,073	9,081	7,266	3,991	5,806

<Reference> Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions (Non-consolidated)

(Millions of yen)

Result of self-assessment (by borrowers classification) Subject: credit-related receivables including loans and bills discounted		Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions Subject: credit-related receivables including loans and bills discounted ※ Coverage ratio considering collaterals and allowances			
Classification		Classification	Coverage amount by collaterals and guarantees	Allowance	Coverage ratio (%)
Bankrupt assets		Bankrupt and substantially bankrupt claims 8,601	7,975	625	100.00
Effectively bankrupt assets					
Potentially bankrupt assets		Doubtful claims 39,749	23,650	10,678	86.36
Assets requiring caution	Assets requiring monitoring	Substandard claims 23,434 [Loans past due 3 months or more] [–] [Restructured loans] [23,434]	13,121	2,734	67.65
		Subtotal 71,785	44,748	14,038	81.89
	Assets requiring caution other than assets requiring monitoring	Normal claims 4,328,601	(Note) Allowance for substandard claims fell into general allowance for loan losses.		
Normal Assets		Total 4,400,387			

Disclosure standards Disclosed by borrower classified based on self-assessment.
However, substandard claims were disclosed by claim.

(3) Loans by industry (Non-consolidated)

a) Loans by industry

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic offices (excluding loans in offshore market account)	4,369,834	48,451	181,776	4,321,383	4,188,057
Manufacturing	419,171	3,061	28,197	416,110	390,974
Agriculture and forestry	4,244	125	697	4,119	3,547
Fishery	24	(2)	17	26	7
Mining and quarrying of stone and gravel	986	(16)	(157)	1,002	1,143
Construction	228,503	3,639	13,521	224,864	214,982
Electricity, gas, heat supply and water	55,798	3,840	5,376	51,958	50,422
Information and communications	13,454	384	814	13,070	12,640
Transport and postal activities	176,177	4,372	3,576	171,805	172,601
Wholesale and retail trade	301,031	(2,415)	(8,370)	303,446	309,401
Finance and insurance	165,349	1,108	3,153	164,241	162,196
Real estate and goods rental and leasing	1,176,436	13,421	56,337	1,163,015	1,120,099
Services	366,572	(5,158)	8,902	371,730	357,670
Local governments	215,346	(1,258)	8,410	216,604	206,936
Others	1,246,743	27,350	61,303	1,219,393	1,185,439

b) Claims disclosed under the Financial Revitalization Law by industry

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic offices (excluding loans in offshore market account)	71,785	6,154	11,550	65,631	60,234
Manufacturing	21,060	7,320	13,521	13,740	7,539
Agriculture and forestry	212	17	8	195	204
Fishery	–	–	–	–	–
Mining and quarrying of stone and gravel	36	(1)	(2)	37	38
Construction	4,777	86	(125)	4,691	4,903
Electricity, gas, heat supply and water	24	(0)	(0)	24	25
Information and communications	479	300	242	179	236
Transport and postal activities	2,670	51	(84)	2,619	2,755
Wholesale and retail trade	8,417	(1,198)	(793)	9,615	9,210
Finance and insurance	4	(0)	(0)	4	4
Real estate and goods rental and leasing	11,183	(700)	118	11,883	11,064
Services	12,539	449	(682)	12,089	13,222
Local governments	–	–	–	–	–
Others	10,377	(171)	(651)	10,549	11,029

c) Ratio of outstanding balance of loans of claims disclosed under the Financial Revitalization Law by industry

(%)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic offices (excluding loans in offshore market account)	1.64	0.13	0.21	1.51	1.43
Manufacturing	5.02	1.72	3.10	3.30	1.92
Agriculture and forestry	5.00	0.26	(0.75)	4.74	5.75
Fishery	–	–	–	–	–
Mining and quarrying of stone and gravel	3.65	(0.06)	0.26	3.71	3.39
Construction	2.09	0.01	(0.19)	2.08	2.28
Electricity, gas, heat supply and water	0.04	0.00	0.00	0.04	0.04
Information and communications	3.56	2.19	1.69	1.37	1.87
Transport and postal activities	1.51	(0.01)	(0.08)	1.52	1.59
Wholesale and retail trade	2.79	(0.37)	(0.18)	3.16	2.97
Finance and insurance	0.00	0.00	0.00	0.00	0.00
Real estate and goods rental and leasing	0.95	(0.07)	(0.03)	1.02	0.98
Services	3.42	0.17	(0.27)	3.25	3.69
Local governments	–	–	–	–	–
Others	0.83	(0.03)	(0.10)	0.86	0.93

(4) Outstanding balance of loans to individuals (Non-consolidated)

(Millions of yen)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Loans to individuals	1,714,024	45,026	78,304	1,668,997	1,635,719
Housing loans	1,045,544	31,642	50,654	1,013,902	994,890
Other loans	668,479	13,384	27,650	655,094	640,829

(5) Outstanding balance and ratio of loans to small and medium-sized enterprises, etc. (Non-consolidated)

(Millions of yen, %)

	As of September 30, 2026	Compared with March 31, 2026	Compared with September 30, 2025	As of March 31, 2026	As of September 30, 2025
Outstanding balance of loans to SMEs, etc.	3,473,317	53,352	132,058	3,419,965	3,341,259
Ratio of loans to SMEs, etc.	79.48	0.34	(0.30)	79.14	79.78